HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: May 2017

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Canada

CMHC SCHL

Publication Update!

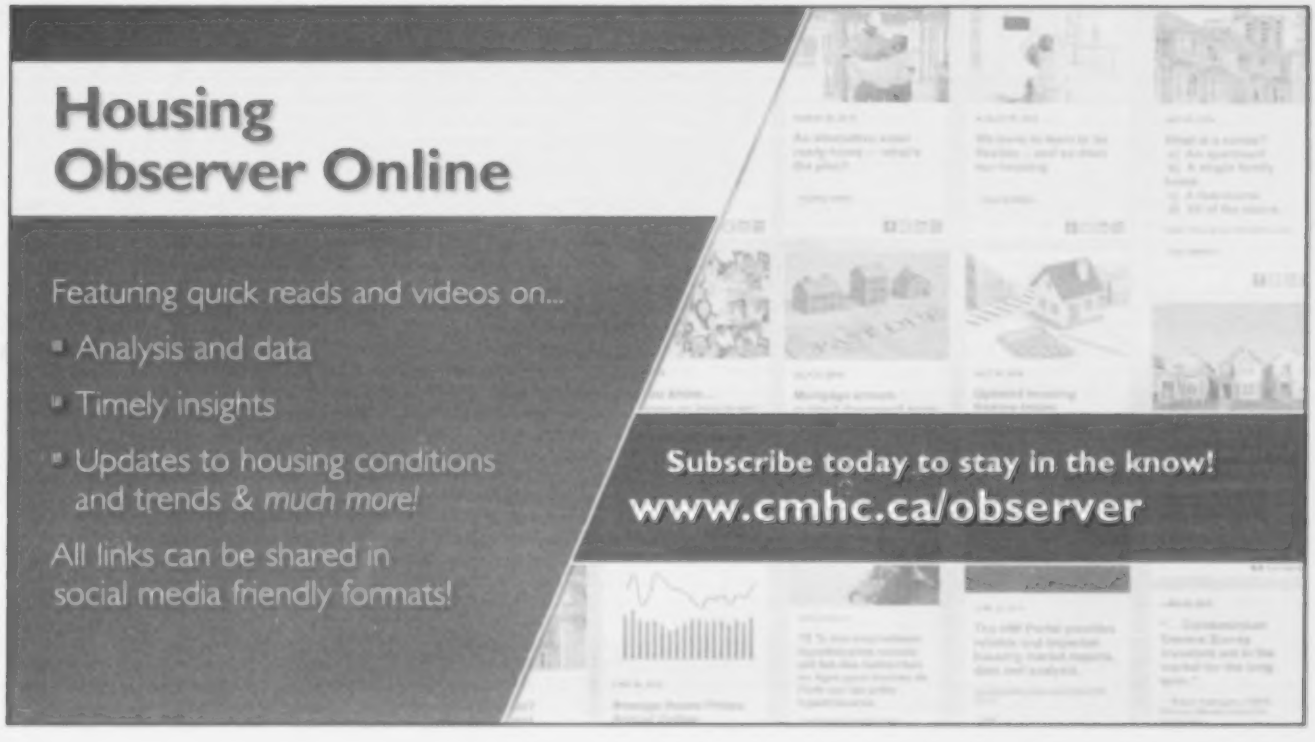
CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

SUBSCRIBE NOW!

Access CMHC's Market Analysis Centre publications quickly and conveniently on the Order Desk at www.cmhc.ca/housingmarketinformation. View, print, download or subscribe to get market information e-mailed to you on the day it is released. CMHC's electronic suite of national standardized products is available for free.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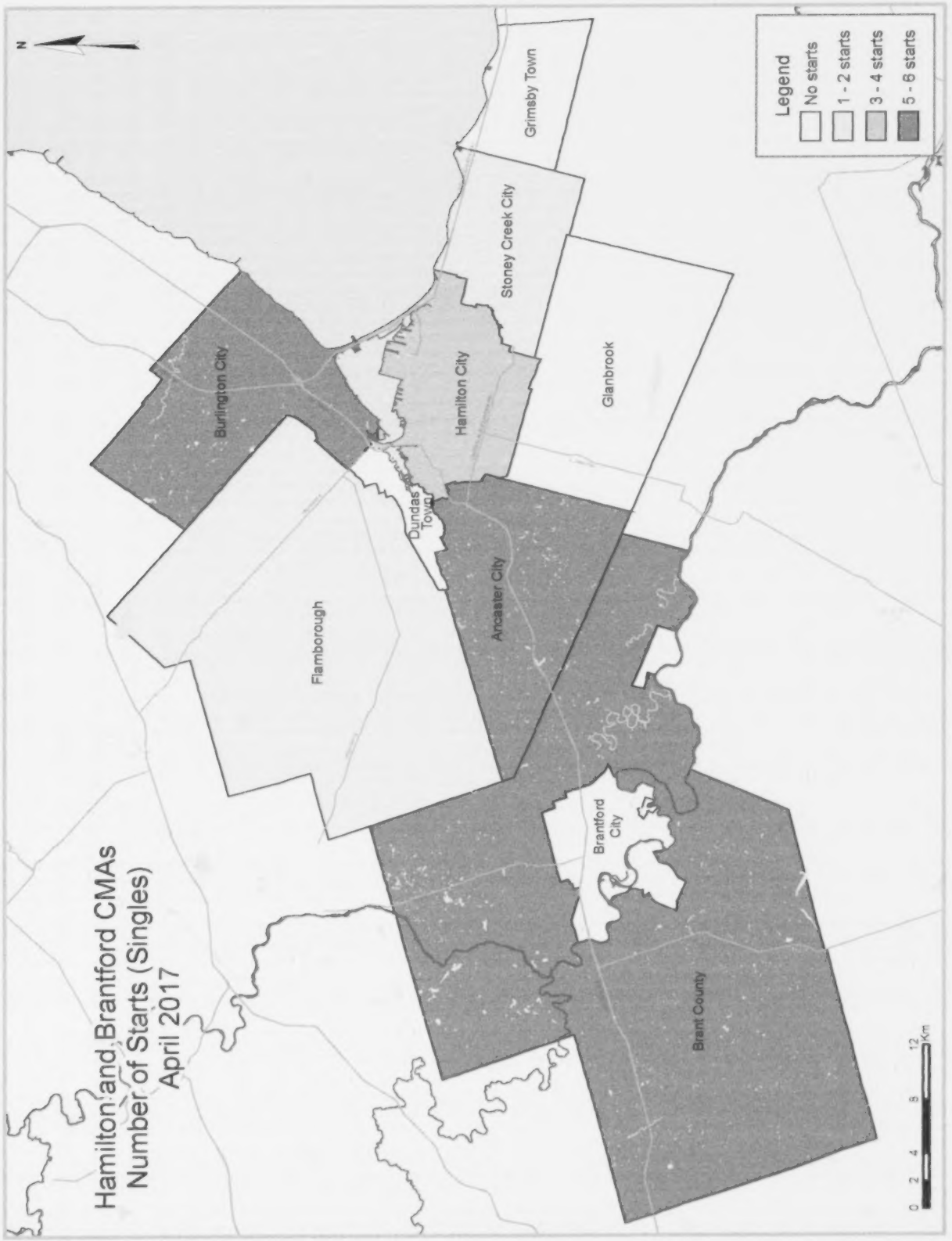
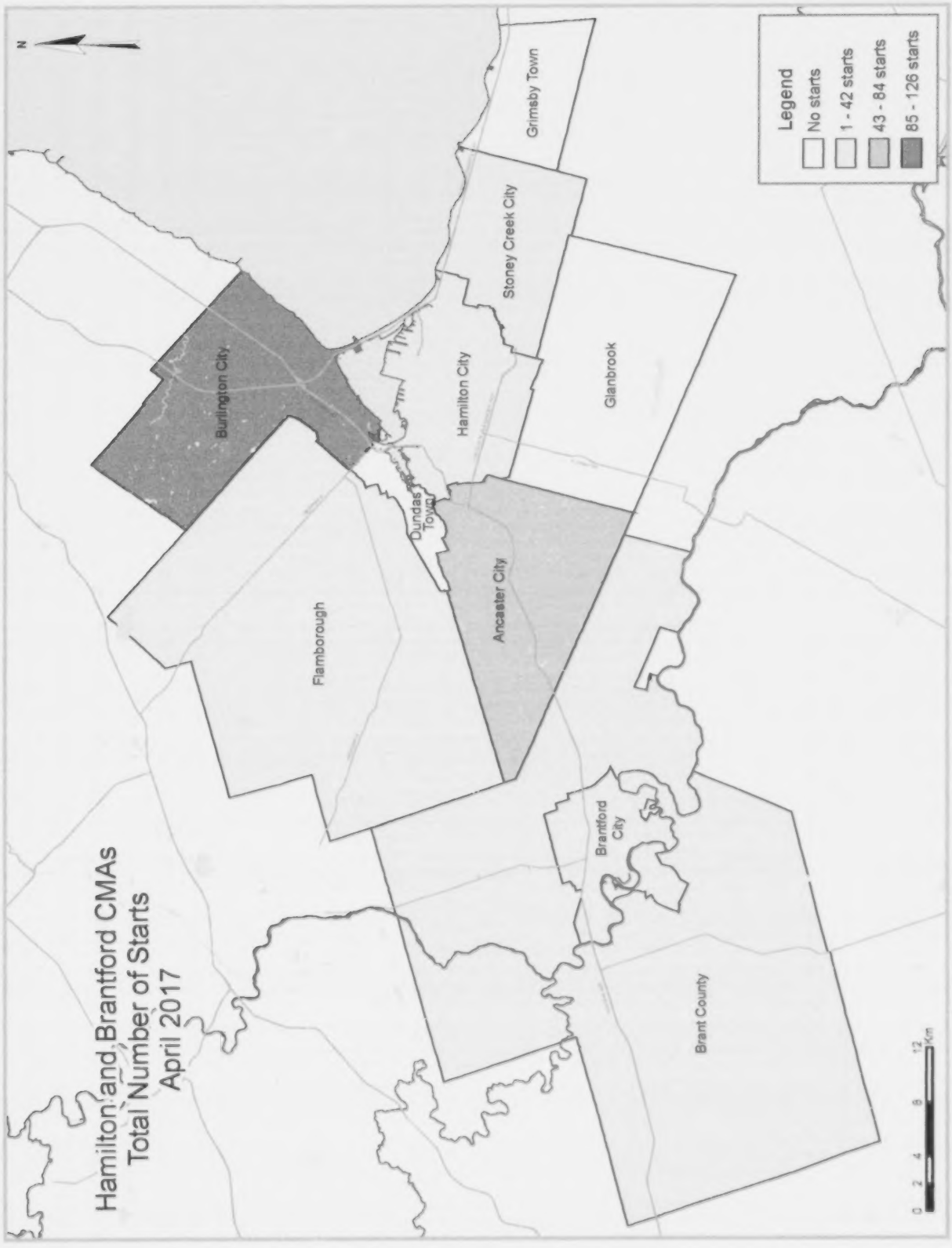
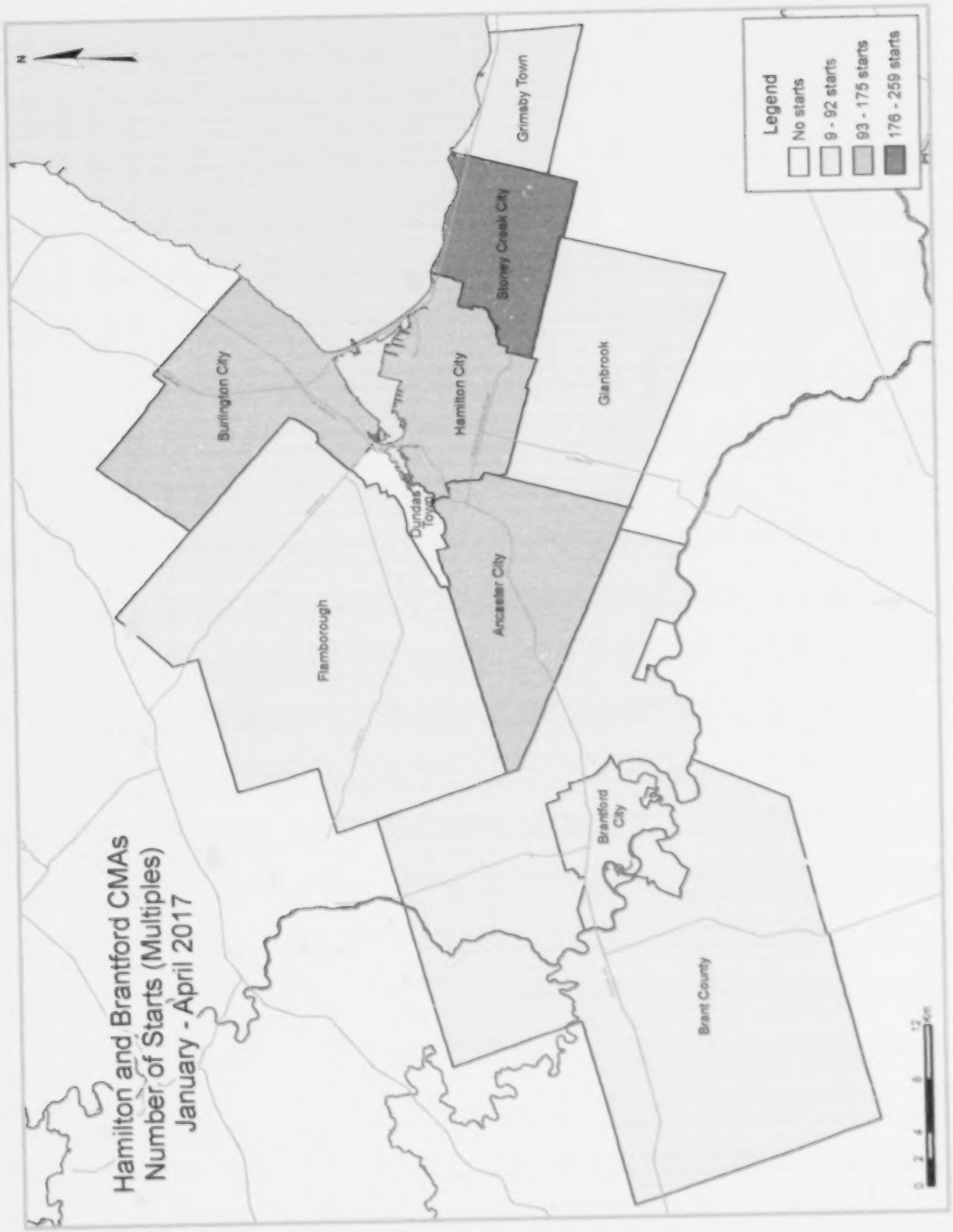
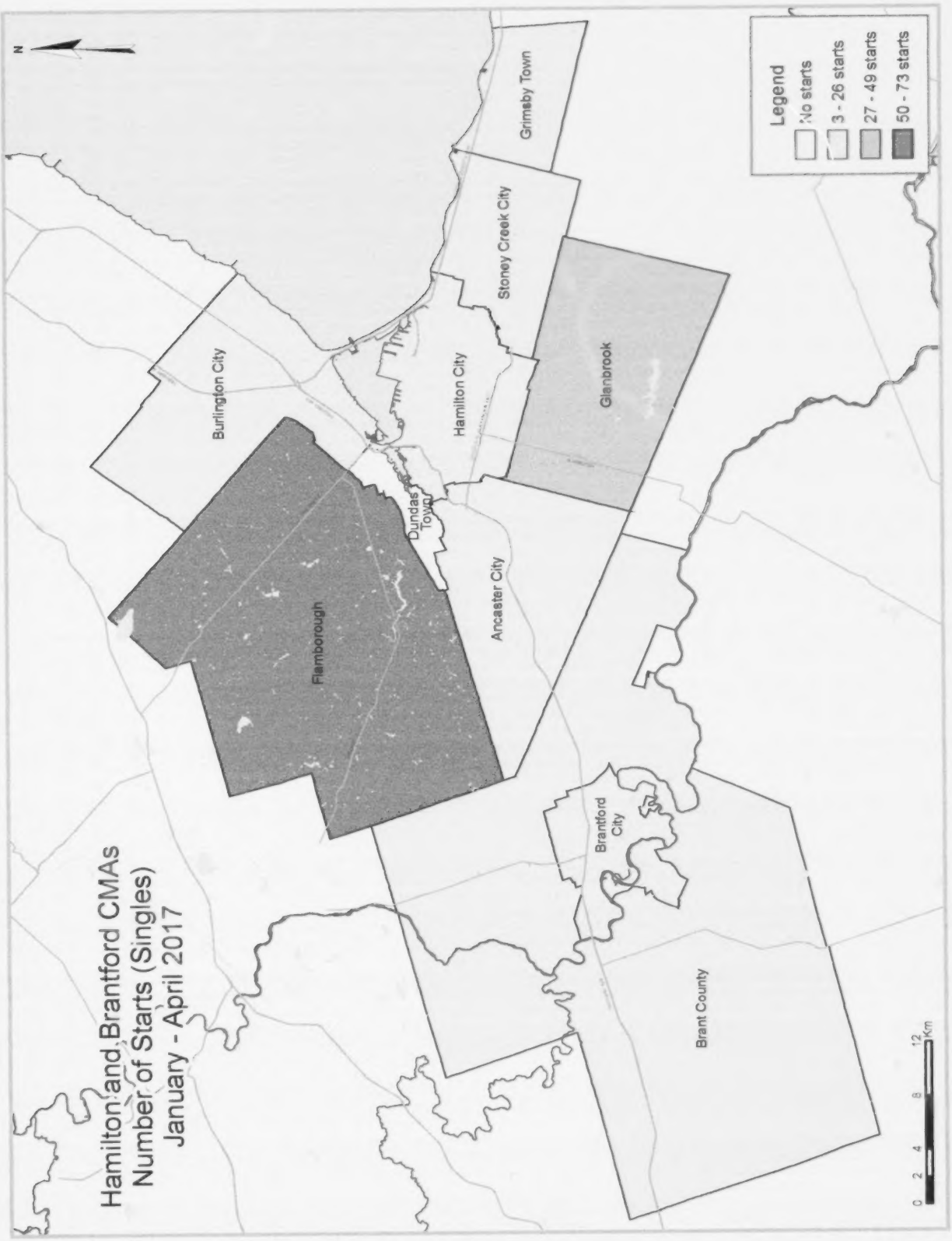
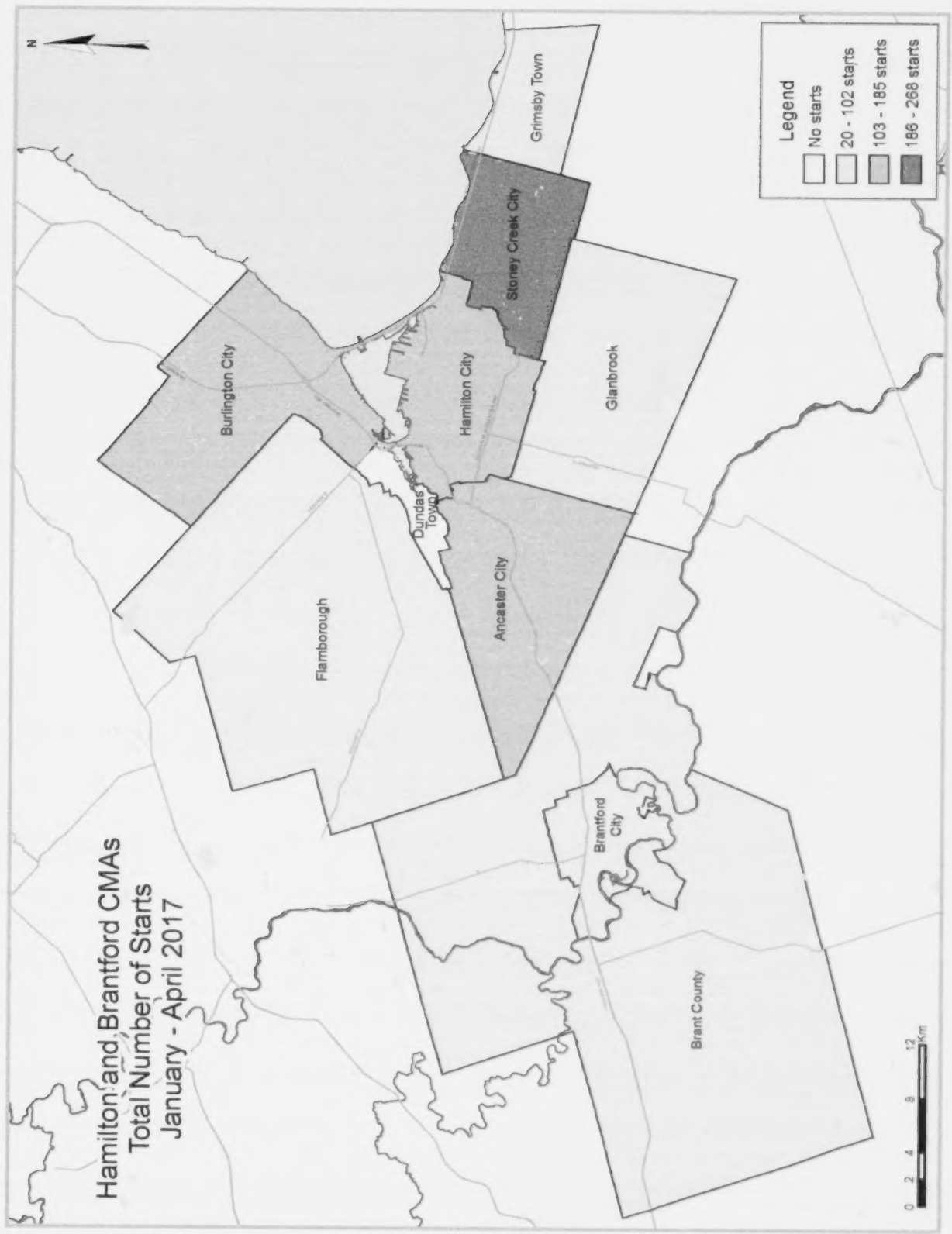
Hamilton and Brantford CMAs
Number of Starts (Multiples)
April 2017
Legend
No starts
5 - 43 starts
44 - 81 starts
82 - 120 starts
N
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
April 2017
N
Legend
No starts
1 - 2 starts
3 - 4 starts
5 - 6 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
April 2017
N
Legend
No starts
1 - 42 starts
43 - 84 starts
85 - 126 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - April 2017
Legend
No starts
9 - 92 starts
93 - 175 starts
176 - 259 starts
N
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - April 2017
N
Legend
No starts
3 - 26 starts
27 - 49 starts
50 - 73 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - April 2017
N
Legend
No starts
20 - 102 starts
103 - 185 starts
186 - 268 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units
5	MLS® Residential Activity
6	Economic Indicators

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) April 2017		
Hamilton CMA[1]	March 2017	April 2017
Trend[2]	4,039	3,890
SAAR	1,171	2,469
	April 2016	April 2017
Actual		
April - Single-Detached	70	17
April - Multiples	104	190
April - Total	174	207
January to April - Single-Detached	186	179
January to April - Multiples	624	659
January to April - Total	810	838

Table 1b: Housing Starts (SAAR and Trend) April 2017		
Brantford CMA[1]	March 2017	April 2017
Trend[2]	207	200
SAAR	155	226
	April 2016	April 2017
Actual		
April - Single-Detached	30	6
April - Multiples	7	14
April - Total	37	20
January to April - Single-Detached	84	28
January to April - Multiples	9	26
January to April - Total	93	54

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
April 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
April 2017	17	4	66	0	0	120	0	0	207
April 2016	70	56	48	0	0	0	0	0	174
% Change	-75.7	-92.9	37.5	n/a	n/a	n/a	n/a	n/a	19.0
Year-to-date 2017	179	48	152	0	0	459	0	0	838
Year-to-date 2016	186	80	262	0	0	154	0	128	810
% Change	-3.8	-40.0	-42.0	n/a	n/a	198.1	n/a	-100.0	3.5
UNDER CONSTRUCTION									
April 2017	579	68	668	0	29	1,697	90	100	3,231
April 2016	478	96	526	4	19	728	120	330	2,301
% Change	21.1	-29.2	27.0	-100.0	52.6	133.1	-25.0	-69.7	40.4
COMPLETIONS									
April 2017	36	0	51	0	0	30	0	0	117
April 2016	39	0	4	0	4	14	0	73	134
% Change	-7.7	n/a	**	n/a	-100.0	114.3	n/a	-100.0	-12.7
Year-to-date 2017	220	10	211	0	13	380	0	0	834
Year-to-date 2016	304	2	117	0	10	22	14	91	560
% Change	-27.6	**	80.3	n/a	30.0	**	-100.0	-100.0	48.9
COMPLETED & NOT ABSORBED									
April 2017	56	18	251	0	17	18	n/a	n/a	360
April 2016	127	3	149	0	18	3	n/a	n/a	300
% Change	-55.9	**	68.5	n/a	-5.6	**	n/a	n/a	20.0
ABSORBED									
April 2017	45	3	25	0	0	28	n/a	n/a	101
April 2016	42	0	22	0	4	14	n/a	n/a	82
% Change	7.1	n/a	13.6	n/a	-100.0	100.0	n/a	n/a	23.2
Year-to-date 2017	233	27	196	0	4	365	n/a	n/a	825
Year-to-date 2016	286	0	105	1	28	22	n/a	n/a	442
% Change	-18.5	n/a	86.7	-100.0	-85.7	**	n/a	n/a	86.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
April 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
April 2017	6	0	14	0	0	0	0	0	20
April 2016	30	0	7	0	0	0	0	0	37
% Change	-80.0	n/a	100.0	n/a	n/a	n/a	n/a	n/a	-45.9
Year-to-date 2017	28	0	26	0	0	0	0	0	54
Year-to-date 2016	84	2	7	0	0	0	0	0	93
% Change	-66.7	-100.0	**	n/a	n/a	n/a	n/a	n/a	-41.9
UNDER CONSTRUCTION									
April 2017	64	2	108	0	15	0	8	8	205
April 2016	128	10	95	0	26	152	8	0	419
% Change	-50.0	-80.0	13.7	n/a	-42.3	-100.0	0.0	n/a	-51.1
COMPLETIONS									
April 2017	10	2	0	0	0	0	0	0	12
April 2016	18	0	7	0	0	0	0	0	25
% Change	-44.4	n/a	-100.0	n/a	n/a	n/a	n/a	n/a	-52.0
Year-to-date 2017	42	10	12	0	10	0	0	151	225
Year-to-date 2016	72	4	52	0	5	0	0	0	133
% Change	-41.7	150.0	-76.9	n/a	100.0	n/a	n/a	n/a	69.2
COMPLETED & NOT ABSORBED									
April 2017	11	5	1	0	5	0	n/a	n/a	22
April 2016	19	7	18	0	5	0	n/a	n/a	49
% Change	-42.1	-28.6	-94.4	n/a	0.0	n/a	n/a	n/a	-55.1
ABSORBED									
April 2017	16	2	1	0	2	0	n/a	n/a	21
April 2016	20	0	14	0	0	0	n/a	n/a	34
% Change	-20.0	n/a	-92.9	n/a	n/a	n/a	n/a	n/a	-38.2
Year-to-date 2017	52	12	18	0	9	0	n/a	n/a	91
Year-to-date 2016	88	3	43	0	10	0	n/a	n/a	144
% Change	-40.9	**	-58.1	n/a	-10.0	n/a	n/a	n/a	-36.8

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
April 2017	11	4	66	0	0	0	0	0	81
April 2016	65	56	48	0	0	0	0	0	169
Former Hamilton City									
April 2017	4	0	0	0	0	0	0	0	4
April 2016	7	2	7	0	0	0	0	0	16
Stoney Creek City									
April 2017	1	0	0	0	0	0	0	0	1
April 2016	41	54	0	0	0	0	0	0	95
Ancaster City									
April 2017	5	4	48	0	0	0	0	0	57
April 2016	2	0	15	0	0	0	0	0	17
Dundas Town									
April 2017	0	0	0	0	0	0	0	0	0
April 2016	0	0	0	0	0	0	0	0	0
Flamborough									
April 2017	1	0	18	0	0	0	0	0	19
April 2016	1	0	0	0	0	0	0	0	1
Glanbrook									
April 2017	0	0	0	0	0	0	0	0	0
April 2016	14	0	26	0	0	0	0	0	40
City of Burlington									
April 2017	6	0	0	0	0	120	0	0	126
April 2016	5	0	0	0	0	0	0	0	5
Grimsby									
April 2017	0	0	0	0	0	0	0	0	0
April 2016	0	0	0	0	0	0	0	0	0
Hamilton CMA									
April 2017	17	4	66	0	0	120	0	0	207
April 2016	70	56	48	0	0	0	0	0	174
Brant County									
April 2017	6	0	9	0	0	0	0	0	15
April 2016	8	0	0	0	0	0	0	0	8
Brantford City									
April 2017	0	0	5	0	0	0	0	0	5
April 2016	22	0	7	0	0	0	0	0	29
Brantford CMA									
April 2017	6	0	14	0	0	0	0	0	20
April 2016	30	0	7	0	0	0	0	0	37

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
April 2017	509	68	571	0	6	339	90	100	1,683
April 2016	383	90	431	0	6	191	120	175	1,396
Former Hamilton City									
April 2017	70	2	129	0	0	102	90	100	493
April 2016	49	12	54	0	0	191	120	47	473
Stoney Creek City									
April 2017	41	20	68	0	6	237	0	0	372
April 2016	94	76	121	0	6	0	0	128	425
Ancaster City									
April 2017	49	46	80	0	0	0	0	0	175
April 2016	31	0	37	0	0	0	0	0	68
Dundas Town									
April 2017	4	0	0	0	0	0	0	0	4
April 2016	4	2	0	0	0	0	0	0	6
Flamborough									
April 2017	261	0	147	0	0	0	0	0	408
April 2016	29	0	21	0	0	0	0	0	50
Glanbrook									
April 2017	84	0	147	0	0	0	0	0	231
April 2016	176	0	198	0	0	0	0	0	374
City of Burlington									
April 2017	63	0	0	0	0	935	0	0	998
April 2016	70	4	12	4	13	537	0	155	795
Grimsby									
April 2017	7	0	97	0	23	423	0	0	550
April 2016	25	2	83	0	0	0	0	0	110
Hamilton CMA									
April 2017	579	68	668	0	29	1,697	90	100	3,231
April 2016	478	96	526	4	19	728	120	330	2,301
Brant County									
April 2017	54	2	18	0	0	0	8	0	82
April 2016	52	8	34	0	0	0	8	0	102
Brantford City									
April 2017	10	0	90	0	15	0	0	8	123
April 2016	76	2	61	0	26	152	0	0	317
Brantford CMA									
April 2017	64	2	108	0	15	0	8	8	205
April 2016	128	10	95	0	26	152	8	0	419

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
April 2017	30	0	51	0	0	30	0	0	111
April 2016	39	0	4	0	0	0	0	73	116
Former Hamilton City									
April 2017	5	0	0	0	0	30	0	0	35
April 2016	7	0	4	0	0	0	0	73	84
Stoney Creek City									
April 2017	5	0	51	0	0	0	0	0	56
April 2016	0	0	0	0	0	0	0	0	0
Ancaster City									
April 2017	8	0	0	0	0	0	0	0	8
April 2016	2	0	0	0	0	0	0	0	2
Dundas Town									
April 2017	0	0	0	0	0	0	0	0	0
April 2016	2	0	0	0	0	0	0	0	2
Flamborough									
April 2017	6	0	0	0	0	0	0	0	6
April 2016	0	0	0	0	0	0	0	0	0
Glanbrook									
April 2017	6	0	0	0	0	0	0	0	6
April 2016	28	0	0	0	0	0	0	0	28
City of Burlington									
April 2017	3	0	0	0	0	0	0	0	3
April 2016	0	0	0	0	4	14	0	0	18
Grimsby									
April 2017	3	0	0	0	0	0	0	0	3
April 2016	0	0	0	0	0	0	0	0	0
Hamilton CMA									
April 2017	36	0	51	0	0	30	0	0	117
April 2016	39	0	4	0	4	14	0	73	134
Brant County									
April 2017	10	0	0	0	0	0	0	0	10
April 2016	2	0	0	0	0	0	0	0	2
Brantford City									
April 2017	0	2	0	0	0	0	0	0	2
April 2016	16	0	7	0	0	0	0	0	23
Brantford CMA									
April 2017	10	2	0	0	0	0	0	0	12
April 2016	18	0	7	0	0	0	0	0	25

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
April 2017	51	17	229	0	17	18	n/a	n/a	332
April 2016	111	2	127	0	18	3	n/a	n/a	261
Former Hamilton City									
April 2017	5	0	11	0	0	15	n/a	n/a	31
April 2016	19	0	13	0	0	0	n/a	n/a	32
Stoney Creek City									
April 2017	28	17	51	0	15	0	n/a	n/a	111
April 2016	28	0	57	0	15	0	n/a	n/a	100
Ancaster City									
April 2017	5	0	23	0	0	0	n/a	n/a	28
April 2016	6	0	17	0	0	0	n/a	n/a	23
Dundas Town									
April 2017	0	0	0	0	0	0	n/a	n/a	0
April 2016	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
April 2017	5	0	48	0	0	3	n/a	n/a	56
April 2016	0	0	1	0	0	3	n/a	n/a	4
Glanbrook									
April 2017	8	0	96	0	2	0	n/a	n/a	106
April 2016	58	2	39	0	3	0	n/a	n/a	102
City of Burlington									
April 2017	0	1	0	0	0	0	n/a	n/a	1
April 2016	7	1	0	0	0	0	n/a	n/a	8
Grimsby									
April 2017	5	0	22	0	0	0	n/a	n/a	27
April 2016	9	0	22	0	0	0	n/a	n/a	31
Hamilton CMA									
April 2017	56	18	251	0	17	18	n/a	n/a	360
April 2016	127	3	149	0	18	3	n/a	n/a	300
Brant County									
April 2017	4	5	0	0	0	0	n/a	n/a	9
April 2016	7	5	0	0	1	0	n/a	n/a	13
Brantford City									
April 2017	7	0	1	0	5	0	n/a	n/a	13
April 2016	12	2	18	0	4	0	n/a	n/a	36
Brantford CMA									
April 2017	11	5	1	0	5	0	n/a	n/a	22
April 2016	19	7	18	0	5	0	n/a	n/a	49

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
April 2017	42	3	25	0	0	28	n/a	n/a	98
April 2016	41	0	22	0	0	0	n/a	n/a	63
Former Hamilton City									
April 2017	9	0	0	0	0	15	n/a	n/a	24
April 2016	10	0	15	0	0	0	n/a	n/a	25
Stoney Creek City									
April 2017	5	3	25	0	0	13	n/a	n/a	46
April 2016	1	0	0	0	0	0	n/a	n/a	1
Ancaster City									
April 2017	8	0	0	0	0	0	n/a	n/a	8
April 2016	4	0	0	0	0	0	n/a	n/a	4
Dundas Town									
April 2017	0	0	0	0	0	0	n/a	n/a	0
April 2016	2	0	0	0	0	0	n/a	n/a	2
Flamborough									
April 2017	7	0	0	0	0	0	n/a	n/a	7
April 2016	0	0	0	0	0	0	n/a	n/a	0
Glanbrook									
April 2017	13	0	0	0	0	0	n/a	n/a	13
April 2016	24	0	7	0	0	0	n/a	n/a	31
City of Burlington									
April 2017	3	0	0	0	0	0	n/a	n/a	3
April 2016	0	0	0	0	4	14	n/a	n/a	18
Grimsby									
April 2017	0	0	0	0	0	0	n/a	n/a	0
April 2016	1	0	0	0	0	0	n/a	n/a	1
Hamilton CMA									
April 2017	45	3	25	0	0	28	n/a	n/a	101
April 2016	42	0	22	0	4	14	n/a	n/a	82
Brant County									
April 2017	12	0	0	0	0	0	n/a	n/a	12
April 2016	4	0	0	0	0	0	n/a	n/a	4
Brantford City									
April 2017	4	2	1	0	2	0	n/a	n/a	9
April 2016	16	0	14	0	0	0	n/a	n/a	30
Brantford CMA									
April 2017	16	2	1	0	2	0	n/a	n/a	21
April 2016	20	0	14	0	0	0	n/a	n/a	34

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA
2007 - 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2016	827	110	1,076	0	23	1,005	0	228	3,269
% Change	-25.9	**	109.3	-100.0	-47.7	187.1	-100.0	n/a	59.2
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2007 - 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2016	210	14	86	0	6	12	0	3	331
% Change	-20.5	-12.5	-53.3	-100.0	-68.4	-92.1	n/a	-98.0	-58.0
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
April 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	% Change
Hamilton CMA	17	70	4	56	66	48	120	0	207	174	19.0
City of Hamilton	11	65	4	56	66	48	0	0	81	169	-52.1
Former Hamilton City	4	7	0	2	0	7	0	0	4	16	-75.0
Stoney Creek City	1	41	0	54	0	0	0	0	1	95	-98.9
Ancaster City	5	2	4	0	48	15	0	0	57	17	**
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	1	1	0	0	18	0	0	0	19	1	**
Glanbrook	0	14	0	0	0	26	0	0	0	40	-100.0
City of Burlington	6	5	0	0	0	0	120	0	126	5	**
Grimsby	0	0	0	0	0	0	0	0	0	0	n/a
Brantford CMA	6	30	0	0	14	7	0	0	20	37	-45.9
Brant County	6	8	0	0	9	0	0	0	15	8	87.5
Brantford City	0	22	0	0	5	7	0	0	5	29	-82.8

Table 2.1: Starts by Submarket and by Dwelling Type
January - April 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	% Change
Hamilton CMA	179	186	48	80	152	262	459	282	838	810	3.5
City of Hamilton	149	171	48	80	121	262	339	128	657	641	2.5
Former Hamilton City	23	20	2	4	12	40	102	0	139	64	117.2
Stoney Creek City	9	71	0	76	22	73	237	128	268	348	-23.0
Ancaster City	17	14	46	0	48	15	0	0	111	29	**
Dundas Town	0	1	0	0	0	0	0	0	0	1	-100.0
Flamborough	73	24	0	0	18	7	0	0	91	31	193.5
Glanbrook	27	41	0	0	21	127	0	0	48	168	-71.4
City of Burlington	24	12	0	0	0	0	120	154	144	166	-13.3
Grimsby	6	3	0	0	31	0	0	0	37	3	**
Brantford CMA	28	84	0	2	26	7	0	0	54	93	-41.9
Brant County	25	32	0	0	9	0	0	0	34	32	6.3
Brantford City	3	52	0	2	17	7	0	0	20	61	-67.2

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
April 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016
Hamilton CMA	66	48	0	0	120	0	0	0
City of Hamilton	66	48	0	0	0	0	0	0
Former Hamilton City	0	7	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	48	15	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	18	0	0	0	0	0	0	0
Glanbrook	0	26	0	0	0	0	0	0
City of Burlington	0	0	0	0	120	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	14	7	0	0	0	0	0	0
Brant County	9	0	0	0	0	0	0	0
Brantford City	5	7	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - April 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	152	262	0	0	459	154	0	128
City of Hamilton	121	262	0	0	339	0	0	128
Former Hamilton City	12	40	0	0	102	0	0	0
Stoney Creek City	22	73	0	0	237	0	0	128
Ancaster City	48	15	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	18	7	0	0	0	0	0	0
Glanbrook	21	127	0	0	0	0	0	0
City of Burlington	0	0	0	0	120	154	0	0
Grimsby	31	0	0	0	0	0	0	0
Brantford CMA	26	7	0	0	0	0	0	0
Brant County	9	0	0	0	0	0	0	0
Brantford City	17	7	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
April 2017

Submarket	Freehold		Condominium		Rental		Total*	
	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016
Hamilton CMA	87	174	120	0	0	0	207	174
City of Hamilton	81	169	0	0	0	0	81	169
Former Hamilton City	4	16	0	0	0	0	4	16
Stoney Creek City	1	95	0	0	0	0	1	95
Ancaster City	57	17	0	0	0	0	57	17
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	19	1	0	0	0	0	19	1
Glanbrook	0	40	0	0	0	0	0	40
City of Burlington	6	5	120	0	0	0	126	5
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	20	37	0	0	0	0	20	37
Brant County	15	8	0	0	0	0	15	8
Brantford City	5	29	0	0	0	0	5	29

Table 2.5: Starts by Submarket and by Intended Market
January - April 2017

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	379	528	459	154	0	128	838	810
City of Hamilton	318	513	339	0	0	128	657	641
Former Hamilton City	37	64	102	0	0	0	139	64
Stoney Creek City	31	220	237	0	0	128	268	348
Ancaster City	111	29	0	0	0	0	111	29
Dundas Town	0	1	0	0	0	0	0	1
Flamborough	91	31	0	0	0	0	91	31
Glanbrook	48	168	0	0	0	0	48	168
City of Burlington	24	12	120	154	0	0	144	166
Grimsby	37	3	0	0	0	0	37	3
Brantford CMA	54	93	0	0	0	0	54	93
Brant County	34	32	0	0	0	0	34	32
Brantford City	20	61	0	0	0	0	20	61

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
April 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	% Change
Hamilton CMA	36	39	0	0	51	8	30	87	117	134	-12.7
City of Hamilton	30	39	0	0	51	4	30	73	111	116	-4.3
Former Hamilton City	5	7	0	0	0	4	30	73	35	84	-58.3
Stoney Creek City	5	0	0	0	51	0	0	0	56	0	n/a
Ancaster City	8	2	0	0	0	0	0	0	8	2	**
Dundas Town	0	2	0	0	0	0	0	0	0	2	-100.0
Flamborough	6	0	0	0	0	0	0	0	6	0	n/a
Glanbrook	6	28	0	0	0	0	0	0	6	28	-78.6
City of Burlington	3	0	0	0	0	4	0	14	3	18	-83.3
Grimsby	3	0	0	0	0	0	0	0	3	0	n/a
Brantford CMA	10	18	2	0	0	7	0	0	12	25	-52.0
Brant County	10	2	0	0	0	0	0	0	10	2	**
Brantford City	0	16	2	0	0	7	0	0	2	23	-91.3

Table 3.1: Completions by Submarket and by Dwelling Type
January - April 2017

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	% Change
Hamilton CMA	220	304	10	2	224	141	380	113	834	560	48.9
City of Hamilton	189	281	10	2	211	131	158	91	568	505	12.5
Former Hamilton City	34	51	4	0	0	21	30	91	68	163	-58.3
Stoney Creek City	36	42	6	0	51	39	128	0	221	81	172.8
Ancaster City	12	29	0	0	32	18	0	0	44	47	-6.4
Dundas Town	2	2	0	0	0	0	0	0	2	2	0.0
Flamborough	78	8	0	0	51	7	0	0	129	15	**
Glanbrook	27	149	0	2	77	46	0	0	104	197	-47.2
City of Burlington	22	12	0	0	13	10	222	22	257	44	**
Grimsby	9	11	0	0	0	0	0	0	9	11	-18.2
Brantford CMA	42	72	10	4	22	57	151	0	225	133	69.2
Brant County	29	26	0	4	0	7	0	0	29	37	-21.6
Brantford City	13	46	10	0	22	50	151	0	196	96	104.2

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
April 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016
Hamilton CMA	51	8	0	0	30	14	0	73
City of Hamilton	51	4	0	0	30	0	0	73
Former Hamilton City	0	4	0	0	30	0	0	73
Stoney Creek City	51	0	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	0	0	0	0	0	0	0	0
City of Burlington	0	4	0	0	0	14	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	0	7	0	0	0	0	0	0
Brant County	0	0	0	0	0	0	0	0
Brantford City	0	7	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - April 2017

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	224	127	0	14	380	22	0	91
City of Hamilton	211	117	0	14	158	0	0	91
Former Hamilton City	0	21	0	0	30	0	0	91
Stoney Creek City	51	25	0	14	128	0	0	0
Ancaster City	32	18	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	51	7	0	0	0	0	0	0
Glanbrook	77	46	0	0	0	0	0	0
City of Burlington	13	10	0	0	222	22	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	22	57	0	0	0	0	151	0
Brant County	0	7	0	0	0	0	0	0
Brantford City	22	50	0	0	0	0	151	0

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
April 2017

Submarket	Freehold		Condominium		Rental		Total*	
	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016	April 2017	April 2016
Hamilton CMA	87	43	30	18	0	73	117	134
City of Hamilton	81	43	30	0	0	73	111	116
Former Hamilton City	5	11	30	0	0	73	35	84
Stoney Creek City	56	0	0	0	0	0	56	0
Ancaster City	8	2	0	0	0	0	8	2
Dundas Town	0	2	0	0	0	0	0	2
Flamborough	6	0	0	0	0	0	6	0
Glanbrook	6	28	0	0	0	0	6	28
City of Burlington	3	0	0	18	0	0	3	18
Grimsby	3	0	0	0	0	0	3	0
Brantford CMA	12	25	0	0	0	0	12	25
Brant County	10	2	0	0	0	0	10	2
Brantford City	2	23	0	0	0	0	2	23

Table 3.5: Completions by Submarket and by Intended Market
January - April 2017

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016	YTD 2017	YTD 2016
Hamilton CMA	441	423	393	32	0	105	834	560
City of Hamilton	410	400	158	0	0	105	568	505
Former Hamilton City	38	72	30	0	0	91	68	163
Stoney Creek City	93	67	128	0	0	14	221	81
Ancaster City	44	47	0	0	0	0	44	47
Dundas Town	2	2	0	0	0	0	2	2
Flamborough	129	15	0	0	0	0	129	15
Glanbrook	104	197	0	0	0	0	104	197
City of Burlington	22	12	235	32	0	0	257	44
Grimsby	9	11	0	0	0	0	9	11
Brantford CMA	64	128	10	5	151	0	225	133
Brant County	29	37	0	0	0	0	29	37
Brantford City	35	91	10	5	151	0	196	96

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
April 2017

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
April 2017	4	9.5	5	11.9	7	16.7	7	16.7	19	45.2	42	-	-
April 2016	8	19.5	7	17.1	10	24.4	10	24.4	6	14.6	41	-	-
Year-to-date 2017	16	7.8	24	11.7	36	17.6	58	28.3	71	34.6	205	490,000	501,655
Year-to-date 2016	53	20.0	38	14.3	54	20.4	49	18.5	71	26.8	265	-	468,894
Former Hamilton City													
April 2017	2	22.2	0	0.0	0	0.0	2	22.2	5	55.6	9	-	-
April 2016	2	20.0	0	0.0	3	30.0	2	20.0	3	30.0	10	-	-
Year-to-date 2017	4	10.5	2	5.3	5	13.2	13	34.2	14	36.8	38	-	-
Year-to-date 2016	9	18.4	3	6.1	8	16.3	18	36.7	11	22.4	49	-	449,229
Stoney Creek City													
April 2017	0	0.0	0	0.0	0	0.0	3	60.0	2	40.0	5	-	-
April 2016	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Year-to-date 2017	1	2.3	3	7.0	4	9.3	14	32.6	21	48.8	43	-	-
Year-to-date 2016	2	5.0	2	5.0	8	20.0	5	12.5	23	57.5	40	-	520,429
Ancaster City													
April 2017	0	0.0	0	0.0	0	0.0	0	0.0	8	100.0	8	-	-
April 2016	0	0.0	0	0.0	2	50.0	1	25.0	1	25.0	4	-	-
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	12	100.0	12	-	-
Year-to-date 2016	2	5.9	2	5.9	7	20.6	4	11.8	19	55.9	34	-	535,299
Dundas Town													
April 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
April 2016	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Year-to-date 2017	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	-	-
Year-to-date 2016	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	2	-	-
Flamborough													
April 2017	0	0.0	0	0.0	1	14.3	2	28.6	4	57.1	7	-	-
April 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2017	7	9.0	11	14.1	19	24.4	20	25.6	21	26.9	78	-	441,992
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	9	100.0	9	-	-
Glanbrook													
April 2017	2	15.4	5	38.5	6	46.2	0	0.0	0	0.0	13	-	-
April 2016	6	25.0	6	25.0	4	16.7	7	29.2	1	4.2	24	-	-
Year-to-date 2017	4	12.5	8	25.0	8	25.0	9	28.1	3	9.4	32	-	-
Year-to-date 2016	40	30.5	30	22.9	30	22.9	22	16.8	9	6.9	131	-	402,141
City of Burlington													
April 2017	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
April 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	23	100.0	23	-	-
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	13	100.0	13	-	-
Grimsby													
April 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
April 2016	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Year-to-date 2017	0	0.0	1	20.0	0	0.0	1	20.0	3	60.0	5	-	-
Year-to-date 2016	1	11.1	3	33.3	2	22.2	1	11.1	2	22.2	9	-	-

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
April 2017

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
April 2017	4	8.9	5	11.1	7	15.6	7	15.6	22	48.9	45	500,000	636,853
April 2016	8	19.0	7	16.7	10	23.8	10	23.8	7	16.7	42	435,000	443,795
Year-to-date 2017	16	6.9	25	10.7	36	15.5	59	25.3	97	41.6	233	495,000	704,274
Year-to-date 2016	54	18.8	41	14.3	56	19.5	50	17.4	86	30.0	287	450,000	508,976

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
April 2017

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
April 2017	3	25.0	2	16.7	1	8.3	1	8.3	5	41.7	12	-	480,981
April 2016	0	0.0	1	25.0	0	0.0	2	50.0	1	25.0	4	-	456,225
Year-to-date 2017	7	25.9	5	18.5	1	3.7	3	11.1	11	40.7	27	-	445,797
Year-to-date 2016	3	10.0	9	30.0	4	13.3	3	10.0	11	36.7	30	-	497,296
Brantford City													
April 2017	1	25.0	1	25.0	0	0.0	1	25.0	1	25.0	4	-	418,642
April 2016	2	12.5	8	50.0	2	12.5	2	12.5	2	12.5	16	-	404,688
Year-to-date 2017	1	4.0	1	4.0	4	16.0	5	20.0	14	56.0	25	-	525,451
Year-to-date 2016	16	27.6	21	36.2	9	15.5	6	10.3	6	10.3	58	-	383,017
Brantford CMA													
April 2017	4	25.0	3	18.8	1	6.3	2	12.5	6	37.5	16	457,500	465,396
April 2016	2	10.0	9	45.0	2	10.0	4	20.0	3	15.0	20	397,500	414,995
Year-to-date 2017	8	15.4	6	11.5	5	9.6	8	15.4	25	48.1	52	490,000	496,823
Year-to-date 2016	19	21.6	30	34.1	13	14.8	9	10.2	17	19.3	88	392,500	417,645

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units
April 2017

Submarket	April 2017	April 2016	% Change	YTD 2017	YTD 2016	% Change
Hamilton CMA	636,853	443,795	43.5	704,274	508,976	38.4
City of Hamilton	-	-	n/a	501,655	468,894	7.0
Former Hamilton City	-	-	n/a	-	449,229	n/a
Stoney Creek City	-	-	n/a	-	520,429	n/a
Ancaster City	-	-	n/a	-	535,299	n/a
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	441,992	-	n/a
Glanbrook	-	-	n/a	-	402,141	n/a
City of Burlington	-	-	n/a	-	-	n/a
Grimsby	-	-	n/a	-	-	n/a
Brantford CMA	465,396	414,995	12.1	496,823	417,645	19.0
Brant County	480,981	456,225	5.4	445,797	497,296	-10.4
Brantford City	418,642	404,688	3.4	525,451	383,017	37.2

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

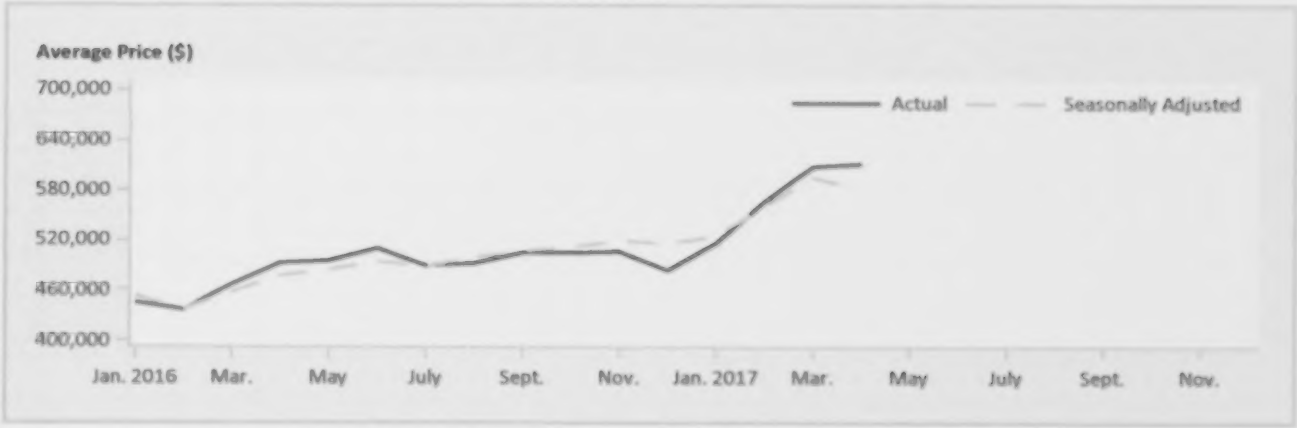


Figure 5.2a: MLS® Residential Sales for Hamilton

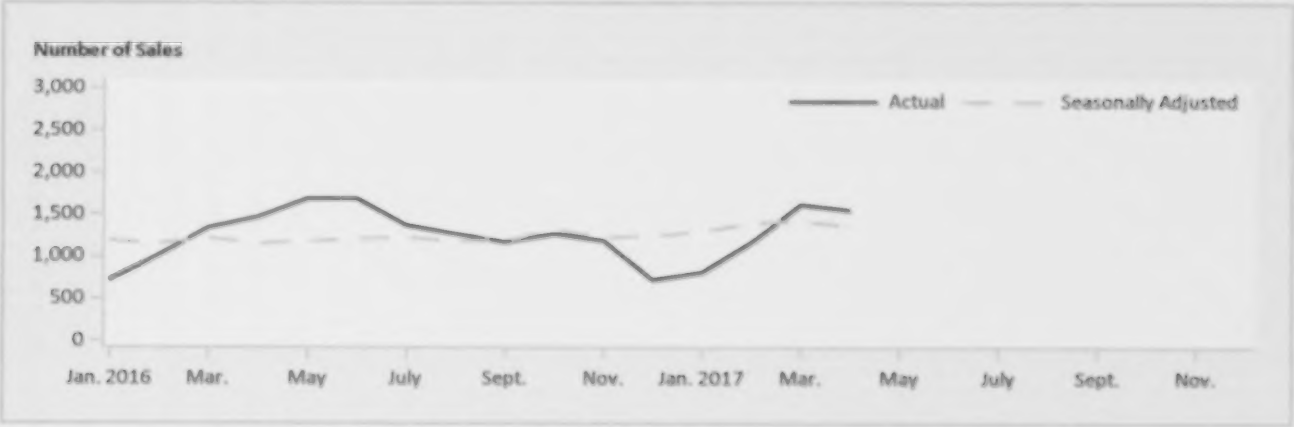


Figure 5.3a: MLS® Residential Sales-to-New Listings Ratio for Hamilton

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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

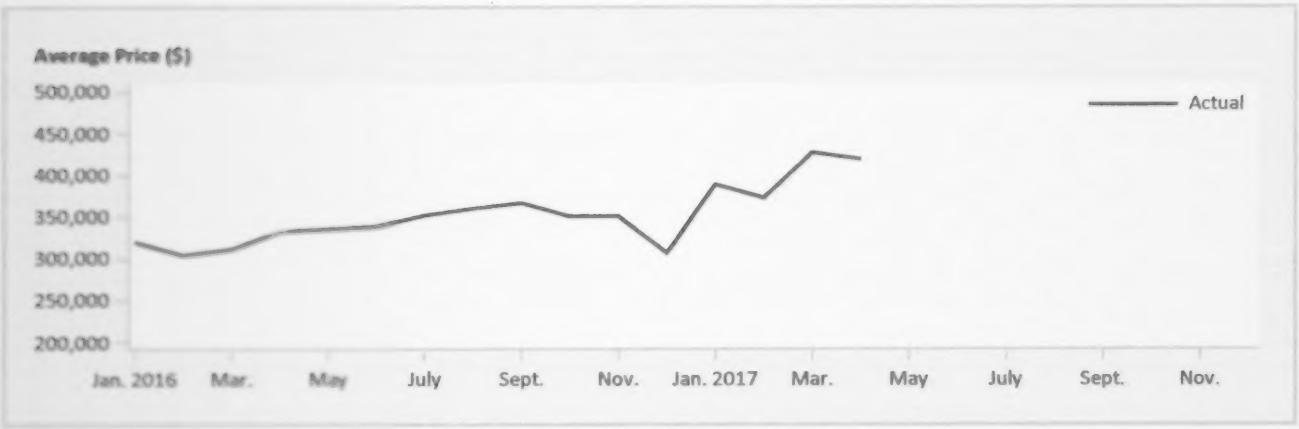


Figure 5.2b: MLS® Residential Sales for Brantford

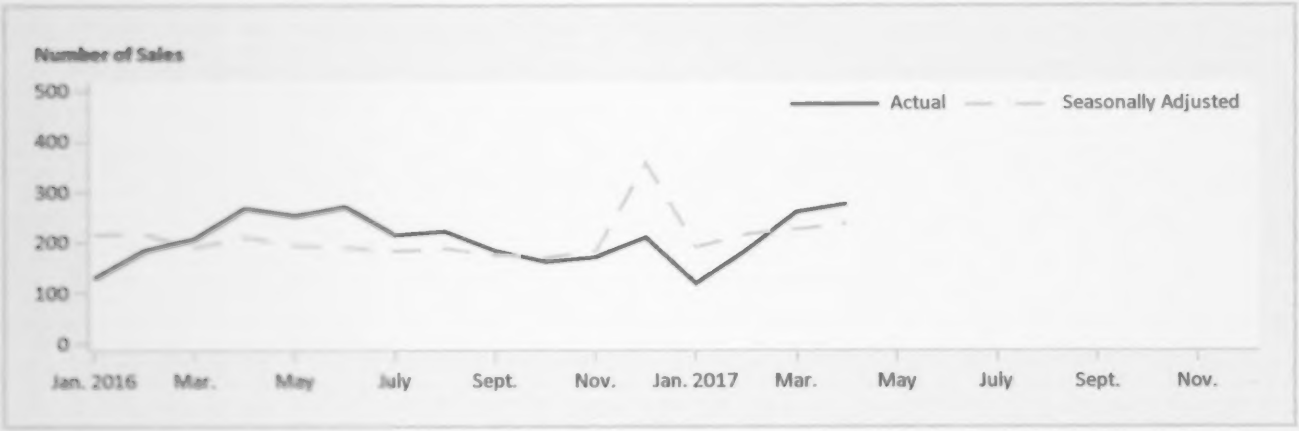
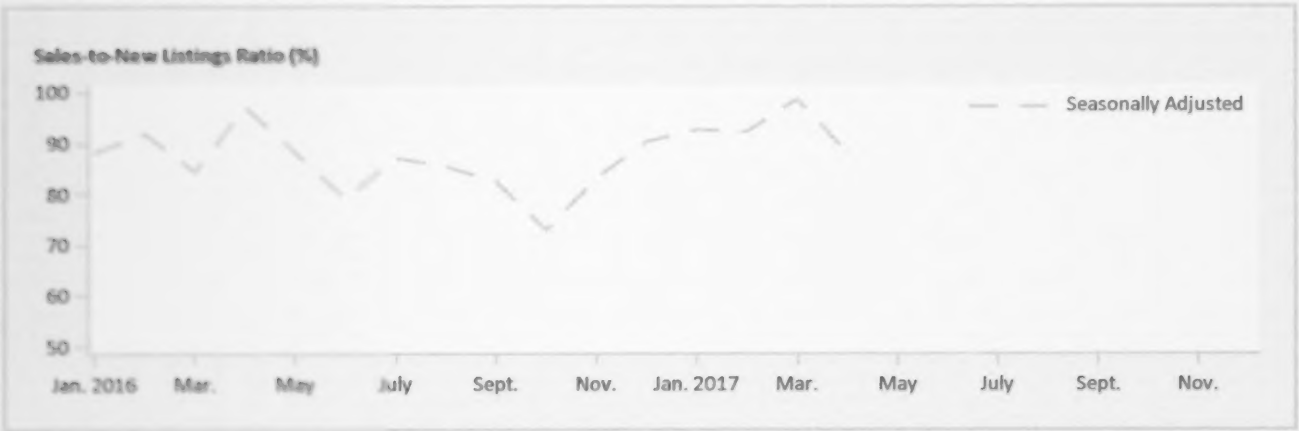


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators
April 2017

		Interest Rates			NHPI, Total, Hamilton CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2016	January	561	3.14	4.64	97.4	127.8	381.8	6.5	63.2	971
	February	561	3.14	4.64	97.9	128.2	382.8	6.2	63.1	986
	March	561	3.14	4.64	97.9	129.0	383.8	6.0	63.1	985
	April	561	3.14	4.64	97.9	129.6	387.9	5.5	63.4	977
	May	561	3.14	4.64	98.1	130.1	383.5	5.9	62.8	954
	June	561	3.14	4.64	98.1	130.4	382.3	6.1	62.7	949
	July	567	3.14	4.74	98.8	130.3	379.5	6.2	62.3	946
	August	567	3.14	4.74	99.0	129.9	380.4	6.3	62.4	950
	September	561	3.14	4.64	99.0	130.1	383.9	6.3	62.9	954
	October	561	3.14	4.64	99.0	130.6	387.4	6.3	63.4	961
	November	561	3.14	4.64	99.7	130.2	393.9	6.2	64.3	973
	December	561	3.14	4.64	100.0	130.0	398.6	5.8	64.8	976
2017	January	561	3.14	4.64	100.6	130.8	398.5	5.9	64.7	972
	February	561	3.14	4.64	101.6	131.2	397.5	5.9	64.6	970
	March	561	3.14	4.64	101.6	131.4	399.7	5.9	64.9	964
	April	561	3.14	4.64		132.0	407.7	5.4	65.7	956
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
April 2017

		Interest Rates			NHPI, Total, Ontario CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2016	January	561	3.14	4.64	94.2	127.8	67.9	5.8	64.2	874
	February	561	3.14	4.64	94.6	128.2	68.5	5.8	64.7	873
	March	561	3.14	4.64	94.8	129.0	68.2	7.0	65.2	867
	April	561	3.14	4.64	95.3	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	96.6	130.1	69.1	7.5	66.2	869
	June	561	3.14	4.64	97.0	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74	97.8	130.3	69.9	5.5	65.5	867
	August	567	3.14	4.74	98.2	129.9	69.5	6.1	65.4	870
	September	561	3.14	4.64	98.5	130.1	69.2	6.1	65.0	865
	October	561	3.14	4.64	99.5	130.6	69.7	6.2	65.5	880
	November	561	3.14	4.64	99.9	130.2	71.5	4.8	66.2	882
	December	561	3.14	4.64	100.0	130.0	73.6	4.7	67.9	890
2017	January	561	3.14	4.64	100.3	130.8	74.9	4.2	68.7	884
	February	561	3.14	4.64	101.1	131.2	74.8	4.2	68.6	891
	March	561	3.14	4.64	101.4	131.4	74.5	4.7	68.5	892
	April	561	3.14	4.64		132.0	73.0	4.7	67.1	899
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2016 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

2017 data based on 2016 Census Definitions. 2012-2016 data based on 2011 Census Definitions. 2007-2011 data based on 2006 Census Definitions.

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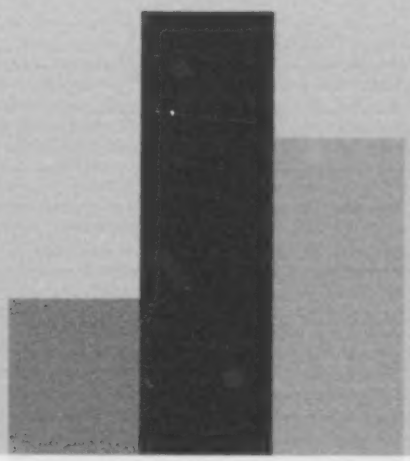

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